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**AUG 1 0** 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of

Richard Adelson

Group Art Unit: 2161

Serial No.

09/818,708

Atty. Dkt: ADELSON-1

Filing Date:

03/27/2001

Examiner: Nguyen, Cindy

For:

METHOD AND SYSTEM FOR AN ONLINE-LIKE ACCOUNT PROCESSING

AND MANAGEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## AMENDMENT AND RESPONSE

Dear Sir(s):

A response to the Office Action mailed May 19, 2005 in the above-identified patent application is timely due August 19, 2005. Accordingly, the present amendment and response is deemed to be timely filed. Should there be any fees due and owing with respect to this response, the Office is authorized to charge such fees to Deposit Account No. 50-3208.

Reconsideration of the application in view of this paper is respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.

Certificate of Facsimile under 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitt	ted to the United	States Patent and	Trademark
Office (Fax. No. 571-273-8300) on August 10, 2005			
Edna Schmittengi	EDALA	Schmitte	JEEK
Signature	Name		